

██████4537	6/30/2014	10:13:51 PM	Background processor	PYMT		Payment received from Outsource for \$968.08 Source OAC - oach0630 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 2014063003010867
██████4537	7/1/2014	3:48:54 AM	Background processor	BNOT		As of 07/01/2014 Past Due .00 Curr Due 968.08 Total Due 968.08 Requested By auto-bu
██████4537	7/2/2014	11:58:03 AM	Richard Hightower	CL	NOACTION	No Action Taken On Collection Screen
██████4537	7/2/2014	12:17:27 PM	Ivonne Humphreys	RS	ECUC	E-OSCAR Credit Update Completed; AUD CONTROL NO.: 70571752. Reported loan 'Paid as Agreed and Current' for hte months of March, June, July, October and December 2013, per request of RH-OCO.
██████4537	7/2/2014	2:30:13 PM	Richard Hightower	OM	CPBC	Consumer Financial Protection Bureau Dispute Completed;

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The Office of the Consumer Ombudsman for Ocwen Loan Servicing, LLC (Ocwen) would like to take this opportunity to respond to your recent concern regarding the referenced loan. The Consumer Ombudsman was created to provide Ocwen's customers with a resource to assist with unresolved concerns and issues.

Ocwen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. We report to Equifax, Trans Union, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct the credit file.

However, in an effort to assist David Daugherty Ocwen's records indicate that on July 2, 2014, this office submitted a credit update to the four (4) major credit reporting agencies Equifax, TransUnion, Experian, and Innovis, to reflect your loan as 'Current' for the months of March June, July, October and December 2013. Once Ocwen submits an update it takes time for the credit bureaus to update their records. The confirmation number for this electronically submitted update is 70571752. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

If you have any questions regarding the servicing of your loan, please contact Ocwen's Customer Care Center at (800)746-2936.

The Office of the Consumer Ombudsman is your advocate in ensuring that Ocwen's servicing of the loan remains fair, reasonable and proper. If you still have unresolved issues, please feel free to contact this office at (800) 390-4656.

Sincerely,

Richard Hightower

The Office of the Consumer Ombudsman

Ocwen Loan Servicing

NMLS # 1852

NC Permit #3946

EXHIBIT B